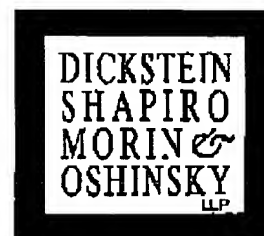


FAX TRANSMISSION**RECEIVED
CENTRAL FAX CENTER****MAR 24 2006****DATE:** March 24, 2006**CLIENT NO.:** S4264.0000/P001-B**MESSAGE TO:** Examiner Rachel L. PorterUSPTO**FAX NUMBER:** 571-273-8300**PHONE:** 571-272-6775**FROM:** Jon D. Grossman**PHONE:** (202) 828-2279**PAGES (Including Cover Sheet):** 15 **HARD COPY TO FOLLOW:** ☒ **YES** ☐ **NO**

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MAR 24 2006

Docket No.: S4264.0000/P001
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Charles B. Simone

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: N/A

For: METHOD AND APPARATUS FOR
LIFESTYLE RISK EVALUATION AND
INSURABILITY DETERMINATION

Examiner: Not Yet Assigned

PROPOSED RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated November 7, 2005, please reconsider the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

DSMDB.2039515.1